Certificate Number: 03088-PAE-DE-028752155

Bankruptcy Case Number: 16-18045



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 12, 2017</u>, at <u>6:02</u> o'clock <u>PM CST</u>, <u>Susan M Poland</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 12, 2017 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor